

customer\$ adj account adj file\$

customer\$ adj account adj file\$ with third adj (party or parties)

customer\$ adj account adj file\$ and third adj (party or parties)

	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L1	34	customer\$ adj account adj file\$	USPAT	2001/05/12 12:44
2	BRS	L2	1	customer\$ adj account adj file\$ with third adj (party or parties)	USPAT	2001/05/12 12:45
3	BRS	L3	5	customer\$ adj account adj file\$ and third adj (party or parties)	USPAT	2001/05/12 12:45

WEST**End of Result Set** **Generate Collection**

L2: Entry 1 of 1

File: USPT

Jun 6, 1989

US-PAT-NO: 4837422
 DOCUMENT-IDENTIFIER: US 4837422 A

TITLE: Multi-user card system

DATE-ISSUED: June 6, 1989

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Dethloff; Juergen	Hamburg			DEX
Hinneberg; Christian	Hamburg			DEX

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Juergen Dethloff	Hamburg			DEX	05

APPL-NO: 7/ 094379

DATE FILED: September 8, 1987

INT-CL: [4] G06F 15/30

US-CL-ISSUED: 235/380; 235/379, 902/26, 340/825.33

US-CL-CURRENT: 235/380; 235/375, 235/379, 340/5.25, 902/26

FIELD-OF-SEARCH: 364/408, 235/379, 235/380, 235/381, 235/382, 235/382.5, 340/825.33, 340/825.34, 902/26

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

 Search Selected **Search ALL**

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>4192006</u>	March 1980	Hausdorff	364/715
<u>4204113</u>	May 1980	Giraud et al.	235/380
<u>4454414</u>	June 1984	Benton	235/379
<u>4523087</u>	June 1985	Benton	235/379
<u>4523297</u>	June 1985	Ugon et al.	235/380
<u>4634845</u>	January 1987	Hale et al.	235/379
<u>4656342</u>	April 1987	Ugon	235/380
<u>4705211</u>	November 1987	Honda et al.	235/380
<u>4734568</u>	March 1988	Watanabe	235/380
<u>4766293</u>	August 1988	Boston	235/379

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0032193	July 1981	EPX	
83030189	September 1983	WOX	
1452361	October 1976	GBX	

ART-UNIT: 214

PRIMARY-EXAMINER: Pellinen; A. D.

ASSISTANT-EXAMINER: Williams; H. L.

ATTY-AGENT-FIRM: Notaro & Michalos

ABSTRACT:

A card combination which is issued to a single cardholder can be reprogrammed by the cardholder for use by a sub-user to a desired extent with regard to value and time. The cardholder uses a master enabling code to access the programming mechanism. He/she assigns a sub-PIN for use by the sub-user and opens a subordinate account for the allowed credit value within card's total credit value. This subordinate account can be accessed using the sub-PIN. A limited term can be selected during which any transaction using the sub-PIN and using the subordinate account can be conducted. After the expiration of that term the sub-PIN is automatically erased and any balance in the subordinate account is re-credited to the main credit account of the card. Such a multi-user card can also be used in conjunction with a program for varying the value of units stored in the credit account.

25 Claims, 22 Drawing figures

WEST

 Generate Collection

L5: Entry 11 of 36

File: USPT

Mar 28, 2000

US-PAT-NO: 6044360

DOCUMENT-IDENTIFIER: US 6044360 A

TITLE: Third party credit card

DATE-ISSUED: March 28, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Picciallo; Michael J.	Bayville	NJ	08721	

APPL-NO: 8/ 876929

DATE FILED: June 16, 1997

PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATION This application is a Continuation-In-Part of U.S. patent application Ser. No. 08/585,173 filed Apr. 16, 1996, now abandoned, the disclosure of which is incorporated herein by reference thereto.

INT-CL: [7] G06F 16/15

US-CL-ISSUED: 705/21; 235/380, 235/487

US-CL-CURRENT: 705/21; 235/380, 235/487

FIELD-OF-SEARCH: 235/380, 235/487, 705/21

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

 Search Selected Search ALL

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>4454414</u>	June 1984	Benton	235/379
<u>4654793</u>	March 1987	Elrod	364/401
<u>4725719</u>	February 1988	Oncken et al.	235/487
<u>4837422</u>	June 1989	Dethloff et al.	235/380
<u>4859837</u>	August 1989	Halpern	235/380
<u>4887950</u>	December 1989	Halpern	235/487
<u>4906828</u>	March 1990	Halpern	235/379
<u>5287269</u>	February 1994	Dorrough et al.	364/408
<u>5321241</u>	June 1994	Craine	235/380
<u>5350906</u>	September 1994	Brody et al.	235/379
<u>5408082</u>	April 1995	Takagi et al.	235/492
<u>5530232</u>	June 1996	Taylor	235/380
<u>5559313</u>	September 1996	Claus et al.	235/380
<u>5566327</u>	October 1996	Sehr	395/600
<u>5578808</u>	November 1996	Taylor	235/380
<u>5581663</u>	December 1996	Zlotin et al.	395/51

OTHER PUBLICATIONS

<http://www.fus.edu/.about.fstime/FS-Times/Volume 1/Issue 3/President.html>; "A Message from the President--FSU Smart Card eases campus life here and around the country"; posted Apr./May 1996.

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<http://www.RocketCash.com/overview/html>, Dec. 1998.

ART-UNIT: 286

PRIMARY-EXAMINER: Pitts; Harold I.

ATTY-AGENT-FIRM: Synnestvedt & Lechner LLP

ABSTRACT:

A system for allocating funds in pre-established customer accounts including:

a controller processor programmed: (a) to process data, (b) to create for each customer a customer account file, and (c) to transfer funds from customer account files to transferees selected by said customers, in response to command

instructions;

an input device for supplying command instructions to said controller processor; and

a data storage device associated with said controller processor in which file records of said customer account files created by said controller processor are stored, including information on the amounts of funds deposited for said customers;

wherein said controller processor is programmed (a) to process and store information in said storage device for each customer account, in response to command instruction from find depositors, limiting the amount of funds that may be spent on particular classes of goods and services; and (b) to process fund transfer command instructions issued by said customers by determining whether the requested finds exceed the limit set for said goods or services to be purchased.

A computer-based method for allocating funds in this manner is also disclosed.

38 Claims, 2 Drawing figures

WEST Generate Collection

L1: Entry 6 of 21

File: USPT

Sep 14, 1999

US-PAT-NO: 5953710

DOCUMENT-IDENTIFIER: US 5953710 A

TITLE: Children's credit or debit card system

DATE-ISSUED: September 14, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Fleming; Stephen S.	San Francisco	CA	94123	

APPL-NO: 8 / 727979

DATE FILED: October 9, 1996

INT-CL: [6] G06F 15/30

US-CL-ISSUED: 705/38; 705/39, 705/35, 235/380

US-CL-CURRENT: 705/38; 235/380, 705/35, 705/39

FIELD-OF-SEARCH: 705/38, 705/35, 705/39, 235/380, 902/26

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

		Search Selected	Search ALL
PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4837422	June 1989	Dethloff et al.	705/38
<input type="checkbox"/> 5500513	March 1996	Langhans et al.	N/A

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Robert Heady, "Brokers Compete With Lenders," The Denver Post, p. J-14, Nov. 19, 1995.

Simson L. Garfinkel, "Companies Rush to Say 'Buy-Buy' Over Net," San Jose Mercury News, p. 1E, Oct. 1, 1996.

Mike Langberg, "Verifone Wants to Plug in to Cash," San Jose Mercury News, p. 1E, Oct. 1, 1996.

John Swenson, "Filing Expense Via American Express," Information Week, p. 103, Jul. 1, 1996.

Michael Gianturco, "Digital Cash," Forbes, p. 164, Aug. 14, 1995.

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Thomas Hoffman, "The Check'in the E-Mail," Computerworld, p. 57, Sep. 4, 1995. Glendale Federal Bank, "An Open Letter From Steve Trafton, President of Glendale Federal Bank," advertisement from San Francisco Chronicle, p. 20, Mar. 30, 1996.

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<http://www.wellsfargo.com/per/perstu/stuvis/> (Wells Fargo World-Wide-Web Site) on May 12, 1996.

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<http://www.BankAmerica.com/p-finance/homebanking.html> (Bank of America World-Wide-Web Site) on May 12, 1996.

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<http://www.ramresearch.com/cardtrak/ct sep95b.html> (CardTrak World-Wide-Web Site) on May 12, 1996.

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<http://www.mastercard.com/Press/release-960410.htm> (MasterCard International World-Wide-Web Site) on May 12, 1996.

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<http://www.americanexpress.com/corp/latestnews/expressnet.html> (American Express World-Wide-Web Site) on May 12, 1996.

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ART-UNIT: 275

PRIMARY-EXAMINER: MacDonald; Allen R.

ASSISTANT-EXAMINER: Caudle; Penny

ATTY-AGENT-FIRM: McCutchen, Doyle, Brown & Enersen, LLP

ABSTRACT:

Methods and credit or debit card systems are disclosed that allow the available credit to be determined by someone other than the card issuer and that allow a limit to be set on the number of expenditures that can be made. The methods and systems can be used to provide a mechanism for supervising credit or debit card usage. Methods and systems are disclosed which include a child's credit card account linked to a parent's credit or debit card account. The parent may change the child's available credit without changing the total combined available credit for the child's and the parent's accounts. In addition, an expenditure counter figure associated with the child's account is disclosed which can be used by the parent to enable the child to make an unlimited number of purchases, a limited number of purchases, or no purchases. The parent may make a single payment for both the child's and the parent's credit card accounts. The methods and systems disclosed may be used outside of the parent/child context whenever supervision is required. They may also be used by a single individual to provide limited credit card usage in less secure environments.

38 Claims, 12 Drawing figures